

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-18281-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Deborah Lynn Seretis  
32 Kenvil Avenue  
Succasunna, NJ 07876

Social Security No.:  
xxx-xx-9604

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 7/27/2020 and a confirmation hearing on such Plan has been scheduled for 9/2/2020 @ 8:30 a.m..

The debtor filed a Modified Plan on 10/27/2020 and a confirmation hearing on the Modified Plan is scheduled for 12/2/2020 @ 8:30 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 29, 2020  
JAN: smz

Jeanne Naughton  
Clerk

In re:  
Deborah Lynn Seretis  
Debtor(s)

Case No. 20-18281-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 30, 2020

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2020:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Deborah Lynn Seretis, 32 Kenvil Avenue, Succasunna, NJ 07876-1424   |
| cr        | + Concord Associates Inc. Profit Sharing Plan, c/o Shapiro Croland Reiser Apfel, 411 Hackensack Avenue, Hackensack, NJ 07601-6328                                     |
| 518887187 | + AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287   |
| 518917117 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 518887186 | + Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  |
| 518908290 | + Concord Associates Inc. Profit Sharing Plan, c/o Shapiro, Croland, Reiser, Apfel & Di, 411 Hackensack Ave., Hackensack, NJ 07601-6328, Attn: John P. Di Iorio, Esq. |
| 518887192 | + Concord Associates, Inc., C/O Charles Couraund, Esq., Harold P. Cook, III, Esq. & Associates, 886 Belmont Avenue, Suite B, North Haledon, NJ 07508-2573             |
| 518887193 | + I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378   |
| 518948115 | + PNC Bank, National Association, P.O. Box 94962, Cleveland, OH 44101-4962  |
| 518975697 | + Picatinny Federal Credit Union, 100 Mineral Springs Dr, Dover NJ 07801-1637   |
| 518887195 | + Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819  |

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address  |
|-----------|--|----------------------|---|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                  | Oct 30 2020 02:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov          | Oct 30 2020 02:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235              |
| cr        | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:41:04 | Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021   |
| 518887189 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Oct 30 2020 02:29:00 | Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 518887191 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Oct 30 2020 02:29:00 | Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125   |
| 518887190 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Oct 30 2020 02:29:00 | Comenitybank/justice, Po Box 182789, Columbus, OH 43218-2789  |
| 518954555 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Oct 30 2020 02:41:07 | JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 518887188 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Oct 30 2020 02:40:44 | Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203                                      |
| 518955730 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 30 2020 02:40:47 | Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541  |
| 518946934 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 30 2020 02:40:47 | Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541  |

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|           |  |                      |   |
|-----------|--|----------------------|---|
| 518955732 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 30 2020 02:40:47 | Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541                    |
| 518948355 | Email/Text: bnc-quantum@quantum3group.com            | Oct 30 2020 02:29:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788           |
| 518887196 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:53 | Synco/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                  |
| 518951718 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:53 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021     |
| 518888733 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:42 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 518887197 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:41:04 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064             |
| 518887198 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:42 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060              |
| 518887199 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:53 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                 |
| 518887200 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:42 | Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061            |
| 518887201 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 30 2020 02:40:42 | Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 518951877 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM          | Oct 30 2020 02:41:01 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address       |
|-----------|---------------|------------------------|
| 518887194 |               | Picatinny Federal Cr U |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

District/off: 0312-2

User: admin

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Christian Del Toro

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jill Manzo

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@feinsuch.com

John P. Di Iorio

on behalf of Plaintiff Concord Associates Inc. Profit Sharing Plan jdiiorio@shapiro-croland.com

John P. Di Iorio

on behalf of Creditor Concord Associates Inc. Profit Sharing Plan jdiiorio@shapiro-croland.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ\_ECF\_Notices@mccalla.com, mcallaecf@ecf.courtdrive.com

Stuart D. Minion

on behalf of Debtor Deborah Lynn Seretis sminion@minionsherman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9